

What is claimed is:

*Just A1*

1. A computer-implemented decision management process for evaluating a customer having at least one account, comprising:  
in a single pass, evaluating the customer and each of the accounts.
2. A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:  
providing the customer data and the account data to the process for evaluation on separate extracts.
3. A process as in claim 1, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:  
providing the customer data and the account data to the process for evaluation on a plurality of extracts.

4. A process as in claim 3, wherein different extracts are  
associable with different data sources.
5. A process as in claim 1, wherein the customer and accounts  
are evaluated in accordance with customer data and account data, at least  
one of the group consisting of the customer data and the account data  
being accessed for evaluation via virtual attributes.
6. A process as in claim 1, wherein said evaluating comprises:  
evaluating the customer and each of the accounts via an  
iterative decision tree having virtual attributes and which iterates through  
in accordance with the number of accounts of the customer.
7. A process as in claim 1, wherein said evaluating comprises:  
evaluating the customer and each of the accounts via an  
iterative matrix having virtual attributes and which iterates through in  
accordance with the number of accounts of the customer.
8. A process as in claim 1, wherein said evaluating comprises:  
evaluating the customer and each of the accounts via an  
iterative function having virtual attributes and which iterates through in  
accordance with the number of accounts of the customer.
9. A process as in claim 1, wherein said evaluating comprises:  
evaluating the customer and each of the accounts via an  
iterative function having both virtual attributes and non-virtual and which  
iterates through in accordance with the number of accounts of the  
customer.

5 10. A process as in claim 1, wherein said evaluating comprising:  
*but 12*  
evaluating the customer and each of the accounts via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts of the customer, wherein the first iterative function calls the second iterative function.

11. A process as in claim 10, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

12. A process as in claim 1, wherein each account is of the same type.

5 13. A process as in claim 12, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:  
providing the customer data and the account data to the process for evaluation on separate extracts.

14. A process as in claim 12, wherein the customer and accounts are evaluated in accordance with customer data and account data, respectively, the process further comprising:  
providing the customer data and the account data to the process for evaluation on a plurality of extracts.

5 15. A process as in claim 12, wherein different extracts are associable with different data sources.

16. A process as in claim 12, wherein the customer and accounts are evaluated in accordance with customer data and account data, at least one of the group consisting of the customer data and the account data being accessed for evaluation via virtual attributes.

17. A process as in claim 12, wherein said evaluating comprises:

evaluating the customer and each of the accounts via an iterative decision tree having virtual attributes and which iterates through in accordance with the number of accounts of the customer.

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18. A process as in claim 12, wherein said evaluating comprises:

evaluating the customer and each of the accounts via an iterative matrix having virtual attributes and which iterates through in accordance with the number of accounts of the customer.

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19. A process as in claim 12, wherein said evaluating comprises:

evaluating the customer and each of the accounts via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts of the customer.

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20. A process as in claim 12, wherein said evaluating comprising:

evaluating the customer and each of the accounts via first and second iterative functions, each having virtual attributes and iterating through in accordance with the number of accounts of the customer, wherein the first iterative function calls the second iterative function.

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21. A process as in claim 20, wherein the first iterative function is an iterative decision tree and the second iterative function is an iterative matrix.

22. A process as in claim 8, further comprising:  
storing results of iterations through the iterative function in a derived virtual attribute.

23. A computer-implemented decision management process for evaluating a customer having more than one account, comprising:  
providing an iterative function to evaluate the customer and each of the accounts, the iterative function having virtual attributes for accessing at least one of the group consisting of customer data and account data;  
iterating through the iterative function in accordance with the number of accounts.

5 24. A process as in claim 23, wherein the iterative function is one of the group consisting of an iterative decision tree, an iterative matrix, an iterative score model, an iterative list processor and an iterative user exit.

25. A process as in claim 23, wherein the iterative function calls another iterative function.

26. An apparatus for evaluating a customer having more than one account, comprising:  
an evaluation device which, in a single pass, evaluates the customer and each of the accounts.

27. An apparatus as in claim 26, wherein the evaluation device evaluates the customer and each of the accounts via an iterative function having virtual attributes and which iterates through in accordance with the number of accounts.

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28. An apparatus for evaluating a customer having more than one account, comprising:

means for, in a single pass, evaluating the customer and each of the accounts.

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